

Information to identify the case:

Debtor 1:	Lois Joyce Evans	Social Security number or ITIN:	xxx-xx-9338
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed in chapter:	11 1/31/20
Case number:	20-20387-CMB	Date case converted to chapter:	7 3/8/22

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lois Joyce Evans	
2. All other names used in the last 8 years		
3. Address	113 Burry Avenue Bradfordwoods, PA 15015	
4. Debtor's attorney Name and address	Brian C. Thompson Thompson Law Group, P.C. 125 Warrendale Bayne Road Suite 200 Warrendale, PA 15086	Contact phone 724-799-8404 Email: bthompson@ThompsonAttorney.com
5. Bankruptcy trustee Name and address	Jeffrey J. Sikirica 121 Northbrook Drive Pine Township Gibsonia, PA 15044	Contact phone 724-625-2566 Email: trusteesikirica@zoominternet.net

For more information, see page 2 >

Debtor **Lois Joyce Evans**

Case number **20-20387-CMB**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 412-644-2700</p> <p>Date: 3/8/22</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>April 4, 2022 at 02:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</p>
<p>8.</p> <p>Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 6/3/22</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Filing deadline: 5/17/22</p> <p>Deadline for governmental units to file a proof of claim:</p> <p>Filing deadline: 7/29/20</p> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Liquidation of the debtor's property and payment of creditors' claims</p>	<p>The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

In re:
Lois Joyce Evans
Debtor

Case No. 20-20387-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 08, 2022

User: auto
Form ID: 309B

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2022:

Recip ID	Recipient Name and Address
db	+ Lois Joyce Evans, 113 Burry Avenue, Bradfordwoods, PA 15015-1239
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Jill Locnikar, U.S. Attorney's Office, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1955
aty	+ Larry E. Wahlquist, U.S. Trustee Program/Dept. of Justice, 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
aty	+ Lauren Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
aty	+ Thomas Song, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
tr	+ Jeffrey J. Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983
cr	+ Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
acc	+ Maria Stromple, Wilke & Associates, LLP, 1721 Cochran Rd., Ste. 200, Pittsburgh, PA 15220-1000
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, suite 4000, Pittsburgh, PA 15219 U.S.A. 15219-1956
15193380	+ AAS Debt Recovery, 2526 Monroeville Blvd Ste 205, Monroeville, PA 15146-2371
15193384	+ First Credit Services, Inc., 371 Hoes Lane, Suite 300 B, Piscataway, NJ 08854-4143
15260096	+ First National Bank of Pennsylvania, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15193386	+ Global Connections, 5320 College Blvd, Overland Park, KS 66211-1621
15193388	+ James C. Warmbrodt, Esquire, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15193389	+ North Allegheny School District, 200 Hillvue Lane, Pittsburgh, PA 15237-5391
15193391	Phelan Hallinan Diamond Jones, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15193394	+ Ralph Minto, Esquire, 603 Stanwix Street, Pittsburgh, PA 15222-1425
15193395	+ U.S. Attorneys Office, Western District of PA, 4000 U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219-1906
15238522	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15238523	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bthompson@ThompsonAttorney.com	Mar 08 2022 23:37:00	Brian C. Thompson, Thompson Law Group, P.C., 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086
aty	Email/Text: amps@manleydeas.com	Mar 08 2022 23:37:00	Stephen Russell Franks, Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028
smg	EDI: PENNDEPTREV	Mar 09 2022 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 08 2022 23:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Mar 08 2022 23:37:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15193381	Email/PDF: bncnotices@becket-lee.com	Mar 08 2022 23:40:28	American Express, PO Box 1270, Newark, NJ

District/off: 0315-2

User: auto

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			07101-1270
15219323	Email/PDF: bncnotices@becket-lee.com	Mar 08 2022 23:40:27	American Express Travel Related Services Company,, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15193382	EDI: CAPITALONE.COM	Mar 09 2022 04:38:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15197598	EDI: CAPITALONE.COM	Mar 09 2022 04:38:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15193385	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 08 2022 23:37:00	First National Bank of PA, 4140 E. State Street, Hermitage, PA 16148-3401
15193387	+ EDI: IRS.COM	Mar 09 2022 04:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15193383	EDI: JPMORGANCHASE	Mar 09 2022 04:38:00	Chase Auto Finance, PO Box 78050, Phoenix, AZ 85062
15220172	EDI: JPMORGANCHASE	Mar 09 2022 04:38:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15193392	Email/Text: Bankruptcy.Notices@pnc.com	Mar 08 2022 23:37:00	PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15193393	Email/Text: Bankruptcy.Notices@pnc.com	Mar 08 2022 23:37:00	PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15254293	Email/Text: Bankruptcy.Notices@pnc.com	Mar 08 2022 23:37:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15193390	+ EDI: PENNDEPTREV	Mar 09 2022 04:38:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
15193390	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 08 2022 23:37:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
15213336	EDI: PENNDEPTREV	Mar 09 2022 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15213336	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 08 2022 23:37:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		PNC BANK, N.A.
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Bank, National Association, et.al.
cr		PNC Mortgage, A Division Of Pnc Bank, National Ass
15260619		PNC BANK, N.A.
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	American Express Travel Related Services Company,, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

TOTAL: 6 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

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Date Rcvd: Mar 08, 2022

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Mortgage A Division Of Pnc Bank, National Association bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Lois Joyce Evans bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com
Jeffrey J. Sikirica	trusteesikirica@zoominternet.net PA59@ecfbis.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Larry E. Wahlquist	on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov
Lauren Michaels	on behalf of Creditor Dep't of Revenue Office of Attorney General lmichaels@attorneygeneral.gov
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Stephen Russell Franks	on behalf of Creditor PNC BANK N.A. amps@manleydeas.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Stephen Russell Franks	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com
Thomas Song	on behalf of Creditor PNC Bank National Association, et.al. pawb@fedphe.com

TOTAL: 11